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I hereby certify that this correspondence is being filed by facsimile with a confirmation copy being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to Box: No Fee Response, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

PATENT

Paper No.

File: Carr-P1-00

Date: September 28, 2005

Signed: 

Peter K. Trzyna (Reg. No. 32,601)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventors	:	Philip Carragher, Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3624
Examiner	:	Karmis, Stefanos

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Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL LETTER**

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Supplemental Response.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.



09/604,696

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Peter K. Trzyna", written over a horizontal line.

Peter K. Trzyna  
(Reg. No. 32,601)

Date: September 28, 2005

P.O. Box 7131  
Chicago, IL 60680-7131  
(312) 240-0824



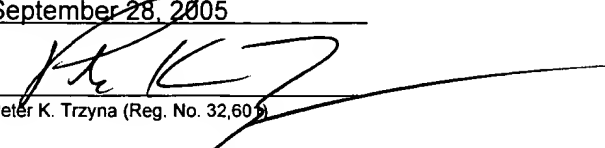
I hereby certify that this correspondence is being filed by facsimile with confirmation copy being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to Box: No Fee Response, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

PATENT

Paper No.

File: Carr-P1-00

Date: September 28, 2005

Signed:   
Peter K. Trzyna (Reg. No. 32,604)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor	:	Philip Carragher and Steven Earl Webster
Serial No.	:	09/604,969
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3624
Examiner	:	Karmis, Stefanos

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Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**SUPPLEMENTAL RESPONSE**

S I R :

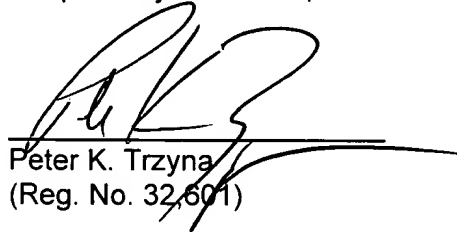
In response to the Response to Applicant's Amendment mailed 29 August 2005, in the above-referenced patent application, the undersigned called the Examiner to request a further explanation as to how Applicant's filing dated 24 May 2005 was insufficient. After further consideration, the Examiner agreed that the filing was sufficient. The Examiner is invited to call the undersigned should there be any further question or if it can in any way expedite prosecution.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and

if any extension of time or other petition is needed to reply to said office action and maintain prosecution, this shall be deemed a petition therefor.

If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824.

Respectfully submitted,



Peter K. Trzyna  
(Reg. No. 32,601)

Date: September 28, 2005

P.O. Box 7131  
Chicago, IL 60680-7131  
(312) 240-0824